Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 1 of 58

B1 (Official	Form 1)(1/		United	States	s Bank	ruptcy	Co	urt	90 1 0			X 7 -	14	D-4:4:
	Northern District of Illinois					ois				Voluntary Petition		Petition		
	ebtor (if ind , Kenneth		er Last, First	, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle): Wallace, Donna						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):								
Last four dig (if more than xxx-xx-3		Sec. or Indi	vidual-Taxp	ayer I.D. ((ITIN) No./	Complete E	EIN I		our digits of than one, so		r Individual-'	Taxpayer l	I.D. (ITIN) N	o./Complete EIN
Street Addre	ess of Debto Mulligan,		Street, City,	and State)):	ZID C. I		Street 213	Address of	Joint Debtor ligan, Apt 1		reet, City,	and State):	ZID C. I
						ZIP Code 60639								ZIP Code 60639
County of R Cook	Residence or	of the Princ	cipal Place o	f Busines	s:		(Count	•	ence or of the	Principal Pl	ace of Bus	siness:	
Mailing Add	dress of Deb	otor (if diffe	rent from str	eet addres	ss):]	Mailin	g Address	of Joint Debt	or (if differe	nt from str	reet address):	
					_	ZIP Code	·							ZIP Code
Location of (if different			siness Debto	r										
		f Debtor				of Business	S				of Bankruj Petition is F		Under Whi	ch
(Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) (Check one box) □ Health Care Business □ Single Asset Real Estate as on in 11 U.S.C. § 101 (51B) □ Railroad □ Stockbroker □ Clearing Bank □ Other Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organ under Title 26 of the United			y le) ganiza	ntion ttes	defined "incurr	er 9 er 11 er 12	Of C	a Foreign hapter 15 a Foreign e of Debts k one box)	☐ Debts	eding Recognition				
		Filing F	ee (Check o	ne box)			- 1	Check	one box:		Chapter 11	Debtors		
■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					tor A.	Check Check	Debtor is if: Debtor's ato insiders all applica A plan is Acceptance	aggregate noi s or affiliates)	usiness debte acontingent l) are less that ith this petiti n were solici	or as defining in \$2,190,0 ion.	ed in 11 U.S debts (exclude) 00.	ing debts owed		
Debtor e	estimates that estimates that	at funds will at, after any	ation be available exempt proper for distribut	erty is ex	cluded and	administrat			es paid,		THIS	S SPACE IS	FOR COURT	USE ONLY
Estimated N 1- 49	Number of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,00 50,00		50,001- 100,000	OVER 100,000				
Estimated A So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100, to \$50 millio		\$500,000,001 to \$1 billion					
Estimated L	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100, to \$50 millio	00	\$500,000,001 to \$1 billion					

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 2 of 58

B1 (Official For	m 1)(1/08)	Paye 2 01 58	Page 2			
Voluntar	y Petition	Name of Debtor(s): Wallace, Kenneth R				
(This page mu	ust be completed and filed in every case)	Wallace, Donna				
1 3	All Prior Bankruptcy Cases Filed Within Last	· · · · · · · · · · · · · · · · · · ·	ttach additional sheet)			
Location Where Filed:	- None -	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
	ending Bankruptcy Case Filed by any Spouse, Partner, or					
Name of Debt - None -	tor:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A	(To be completed if debtor is an i	Exhibit B			
forms 10K a pursuant to s and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).				
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Jennifer Trofa Signature of Attorney for I Jennifer Trofa #6207				
	Exh	<u>l</u> iibit C				
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and ide	entifiable harm to public health or safety?			
	Exh	ibit D				
_	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made int petition:	-	attach a separate Exhibit D.)			
■ Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition	1.			
	Information Regardin	_				
	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or princip				
	There is a bankruptcy case concerning debtor's affiliate, go		·			
	Certification by a Debtor Who Reside (Check all app		Property			
	Landlord has a judgment against the debtor for possession		checked, complete the following.)			
	(Name of landlord that obtained judgment)	<u></u>				
	(Address of landlord)	<u> </u>				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment					
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become	ome due during the 30-day period			
	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C. § 3	362(l)).			

B1 (Official Form 1)(1/08) Document Page 3 of 58

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Kenneth R Wallace

Signature of Debtor Kenneth R Wallace

X /s/ Donna Wallace

Signature of Joint Debtor Donna Wallace

Telephone Number (If not represented by attorney)

April 17, 2009

Date

Signature of Attorney*

X /s/ Jennifer Trofa

Signature of Attorney for Debtor(s)

Jennifer Trofa #6207886

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

April 17, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Wallace, Kenneth R Wallace, Donna

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	V	
7	•	

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 4 of 58

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		110101111 = 1801101 01 = 11111018		
In re	Kenneth R Wallace Donna Wallace		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 5 of 58

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Kenneth R Wallace Kenneth R Wallace
Date: April 17, 2009

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 6 of 58

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

	Kenneth R Wallace		
In re	Donna Wallace	C	Case No.
		Debtor(s) C	Chapter 13
			•

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 7 of 58

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Donna Wallace
Donna Wallace
Date: April 17, 2009

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 8 of 58

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Kenneth R Wallace,		Case No.	
	Donna Wallace			
•		Debtors ,	Chapter	13
			=	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	237,000.00		
B - Personal Property	Yes	4	106,803.42		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		429,914.47	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		30,595.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15		60,703.47	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			6,807.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,481.50
Total Number of Sheets of ALL Schedules		30			
	T	otal Assets	343,803.42		
			Total Liabilities	521,212.94	

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 9 of 58

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Kenneth R Wallace,		Case No	
	Donna Wallace			
_		Debtors	Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	30,595.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	30,595.00

State the following:

Average Income (from Schedule I, Line 16)	6,807.00
Average Expenses (from Schedule J, Line 18)	4,481.50
Current Monthly Income (from Form 22A Line 12; OR,	,
Form 22B Line 11; OR, Form 22C Line 20)	9,877.39

State the following:

State the lone wing.		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		125,384.47
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	30,595.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		60,703.47
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		186,087.94

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 10 of 58

B6A (Official Form 6A) (12/07)

In re	Kenneth R Wallace,	Case No.
	Donna Wallace	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Estate located at Location: 2135 N Mulligan, Chicago IL 60639	fee simple	J	237,000.00	316,911.11

Sub-Total > 237,000.00 (Total of this page)

Total > 237,000.00

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 11 of 58

B6B (Official Form 6B) (12/07)

In re	Kenneth R Wallace,	Case No.
	Donna Wallace	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial	C	Checking account with Marquette	W	800.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	C	Checking account with Charter One	Н	20.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Χ			
4.	Household goods and furnishings, including audio, video, and computer equipment.	N	Aiscellaneous used household goods	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	F	Personal Used Clothing	-	400.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	Χ			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or		Employer - Term Life Insurance - no cash surrender alue	W	0.00
	refund value of each.	ir	exas Life Insurance whole life insurance policy; nsured is Jurnee Toomer, debtor is beneficiary. Cash currender value is \$3.41.	Н	3.41
		ir	Texas Life Insurance whole life insurance policy; insured is Jay'len Prevolt, debtor is beneficiary. Cash surrender value is \$4.02.	Н	4.02
				- C 1 T	0.007.40
			(Tota)	Sub-Total of this page)	al > 2,227.43

³ continuation sheets attached to the Schedule of Personal Property

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 12 of 58

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Kenneth R Wallace,	Case No.
	Donna Wallace	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Sheet)		
Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	ins	cas Life Insurance whole life insurance policy; ured is Jazzel Toomer, debtor is beneficiary. Cash render value is \$3.41.	Н	3.41
	ins	kas Life Insurance whole life insurance policy; ured is Donna Wallace (spouse), debtor is neficiary. Cash surrender value is \$4.04.	Н	4.04
	ins	kas Life Insurance whole life insurance policy; ured is Donna Wallace, debtor is beneficiary. Cash render value is \$100.14.	Н	100.14
		kas Life Insurance whole life insurance policy sh surrender value is \$155.18.	Н	155.18
	Te: Ca:	cas Life Insurance whole life insurance policy sh surrender value is \$3.41.	Н	3.41
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Per	nsion through employer - 100% exempt	Н	36,779.81
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	Χ			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
			0.1.75	1. 07.045.00
		(Tota	Sub-Total of this page)	al > 37,045.99

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 13 of 58

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Kenneth R Wallace,	
	Donna Wallace	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
Other liquidated debts owed to debtor including tax refunds. Give particulars		08 federal tax refund received: \$1981; debtor spent daily living needs.	Н	0.00
		08 federal tax refund received: \$ 3453: debtor spent daily living needs.	W	0.00
9. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 	X			
1. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
Patents, copyrights, and other intellectual property. Give particulars.	Х			
3. Licenses, franchises, and other general intangibles. Give particulars.	Х			
4. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
5. Automobiles, trucks, trailers, and	20	06 Infinity Q 56, 35,000 miles	J	29,665.00
other vehicles and accessories.	De	06 Chrysler Pacifica, 59,000 miles obtors co-own this vehicle with daughter Latesha illiams	W	7,930.00
	20	06 Jaguar S type 3 39,000 miles	W	16,390.00
			Sub-Tota	al > 53,985.00

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 14 of 58

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Kenneth R Wallace,	Case No
	Donna Wallace	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	2008 Dodge Charger 46,000 miles Debtor co-owns this vehicle with daughter Marisha Bransfold	Н	13,545.00
26. Boats, motors, and accessories.	X		
27. Aircraft and accessories.	X		
28. Office equipment, furnishings, and supplies.	X		
29. Machinery, fixtures, equipment, and supplies used in business.	X		
30. Inventory.	X		
31. Animals.	X		
32. Crops - growing or harvested. Give particulars.	X		
33. Farming equipment and implements.	X		
34. Farm supplies, chemicals, and feed.	X		
35. Other personal property of any kind not already listed. Itemize.	X		

Sub-Total > 13,545.00 (Total of this page)

Total >

106,803.42

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re	Kenneth R Wallace,	Case No.
	Donna Wallace	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
- 11 TT G G 0 TES (1) (2)	

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Real Estate located at Location: 2135 N Mulligan, Chicago IL 60639	735 ILCS 5/12-901	30,000.00	237,000.00
Checking, Savings, or Other Financial Accounts, Cert	tificates of Deposit		
Checking account with Marquette	735 ILCS 5/12-1001(b)	800.00	800.00
Checking account with Charter One	735 ILCS 5/12-1001(b)	20.00	20.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	400.00	400.00
Interests in Insurance Policies Texas Life Insurance whole life insurance policy; insured is Jurnee Toomer, debtor is beneficiary. Cash surrender value is \$3.41.	735 ILCS 5/12-1001(b)	3.41	3.41
Texas Life Insurance whole life insurance policy; insured is Jay'len Prevolt, debtor is beneficiary. Cash surrender value is \$4.02.	735 ILCS 5/12-1001(b)	4.02	4.02
Texas Life Insurance whole life insurance policy; insured is Jazzel Toomer, debtor is beneficiary. Cash surrender value is \$3.41.	735 ILCS 5/12-1001(b)	3.41	3.41
Texas Life Insurance whole life insurance policy; insured is Donna Wallace (spouse), debtor is beneficiary. Cash surrender value is \$4.04.	735 ILCS 5/12-1001(b)	4.04	4.04
Texas Life Insurance whole life insurance policy; insured is Donna Wallace, debtor is beneficiary. Cash surrender value is \$100.14.	735 ILCS 5/12-1001(b)	100.14	100.14
Texas Life Insurance whole life insurance policy Cash surrender value is \$155.18.	735 ILCS 5/12-1001(b)	155.18	155.18
Texas Life Insurance whole life insurance policy Cash surrender value is \$3.41.	735 ILCS 5/12-1001(b)	3.41	3.41
Interests in IRA, ERISA, Keogh, or Other Pension or I			
Pension through employer - 100% exempt	735 ILCS 5/12-1006	36,779.81	36,779.81

Total	60 273 42	276 273 42

⁰ continuation sheets attached to Schedule of Property Claimed as Exempt

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 16 of 58

B6D (Official Form 6D) (12/07)

In re	Kenneth R Wallace,
	Donna Wallace

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C C C E E B T C R) C	DESCRIPTION AND VALU OF PROPERTY SUBJECT TO LIEN	JE	COZH _ ZG Z +	UNLLQULDAT	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxxxx1001 Capital One Auto Finance 3901 N Dallas Pkwy Plano, TX 75093		J	Opened 9/01/07 Last Active 1/29 PMSI 2006 Infinity Q 56, 35,000 miles Value \$ 29,66		_	A T E D		42,651.00	40,000,00
Account No. xxxxxx2235 Cit Group Sales Fin 715 S. Metropolitan Ave Oklahoma City, OK 73108		J	Opened 5/01/06 Last Active 1/16 Mortgage Real Estate located at Location: 21 Mulligan, Chicago IL 60639	5/09				42,031.00	12,986.00
Account No. xxxxxx9001 Citifinancial Auto 2208 Hwy 121 Ste 100 Bedford, TX 76021	-	(J	Value \$ 237,00 Opened 9/01/07 Last Active 1/29 PMSI 2006 Chrysler Pacifica, 59,000 mile Debtors co-own this vehicle with de Latesha Williams Value \$ 7,93	n/09 es				314,720.43 16,513.00	77,720.43 8,583.00
Account No. xx.xx.xxx.xxx.0000 Cook County Treasurer 118 N Clark St Room 112 Chicago, IL 60602		-	annually Property Taxes Real Estate located at Location: 21 Mulligan, Chicago IL 60639 Value \$ 237,00					2,190.68	2,190.68
continuation sheets attached			•	(Total of t	Subt		·	376,075.11	101,480.11

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Page 17 of 58 Document

 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Kenneth R Wallace, Donna Wallace		Case No.	
_		Debtors		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	ט ו	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxxx1000			Opened 9/01/08 Last Active 9/05/08	Ϊ	A T E D			
Drive Financial Attn: Bankruptcy Department Po Box 562088 Dallas, TX 75247	x	J	PMSI 2008 Dodge Charger 46,000 miles Debtor co-owns this vehicle with daughter Marisha Bransfold Value \$ 13,545.00		В		22 500 00	0.004.00
Account No. xxx.xxxxxxxxxx.9001	╁	┢	Value \$ 13,545.00 4.1.07	┢		Н	22,509.00	8,964.00
Wells Fargo P.O. Box 60510 Los Angeles, CA 90060		W	PMSI 2006 Jaguar S type 3 39,000 miles					
			Value \$ 16,390.00				31,330.36	14,940.36
Account No.			Value \$	-				
			Value \$					
Account No.			Value \$					
Sheet 1 of 1 continuation sheets atta Schedule of Creditors Holding Secured Claims		d to	S (Total of the	Subt			53,839.36	23,904.36
Schedule of Creditors Holding Secured Claims	•		(Report on Summary of Sc	Т	'ota	ıl	429,914.47	125,384.47

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Page 18 of 58 Document

B6E (Official Form 6E) (12/07)

•			
In re	Kenneth R Wallace,	Case No	
	Donna Wallace		
-		Debtors	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

riate eled

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed.
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priorit listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled t priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 19 of 58

B6E (Official Form 6E) (12/07) - Cont.

In re	Kenneth R Wallace,	Case No.
	Donna Wallace	
		Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) 2004, 2005 Account No. xxx-xx-9150 Income Taxes **IRS** 0.00 PO Box 21126 Philadelphia, PA 19114 30,595.00 30,595.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 1 continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 30,595.00 30,595.00 0.00 (Report on Summary of Schedules) 30,595.00 30,595.00 Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 20 of 58

B6F (Official Form 6F) (12/07)

In re	Kenneth R Wallace, Donna Wallace		Case No.	
_		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	ΙĊ	H	usband, Wife, Joint, or Community	c	Ñ	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	CONSIDERATION FOR CLAIM IF CLAIM	O N T I NG E N	LIQUI	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxx5001			Opened 1/01/98 Last Active 12/01/00	T	DATED		
Aa Efcu 4151 Amon Carter Blvd Fort Worth, TX 76155		-	Automobile		D		0.00
Account No. xxxxx5341	╁	t	Opened 5/08/06 Last Active 7/10/06	+	\vdash	+	
Accredited Home Lender Attention: Bankruptcy 15253 Avenue Of Science Building 3 San Diego, CA 92128		-	ConventionalRealEstateMortgage				0.00
Account No. xxxxxxxx2452 All Pro/gemb Po Box 981439 El Paso, TX 79998		-	Opened 4/11/00 Last Active 4/20/01 ChargeAccount				
							0.00
Account No. xxxxxxx8802 American Airlines Fcu 4151 Amon Carter Blvd Fort Worth, TX 76155		J	Opened 12/01/08 Last Active 2/06/09 Unsecured				956.00
		<u> </u>		Sub	<u> </u>	<u> </u>	

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Page 21 of 58 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Kenneth R Wallace,	Case N	
	Donna Wallace		

CD TO THOSE WAY TO	Тс	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIL IS SUBJECT TO SETOFF, SO STATE.	м	CONTINGEN	ZL_QU_DAFED	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx5293			Opened 12/01/02 Last Active 7/01/03		Т	T E		
American General Finan Attn: Legal Dept 20 N Clark St Chicago, IL 60602		-	HouseholdGoodsSecured			U		0.00
Account No. xxxxxxxxxxx5054	✝		Opened 7/01/07 Last Active 2/23/09					
American General Finan 3133 N Central Ave Chicago, IL 60634		Н	HouseholdGoodsAndOtherCollateralAuto					4,013.00
Account No. xxxxxxxxx2739	1		Opened 7/01/06 Last Active 11/17/06					
Americas Servicing Co Attention: Bankruptcy 3476 St. View Blvd Fort Mill, SC 29715		-	ConventionalRealEstateMortgage					0.00
Account No. xxxxxxx7834	╁		Opened 12/01/01 Last Active 7/14/08					
Applied Card Bank Attention: General Inquiries Po Box 17125 Wilmington, DE 19850		Н	CreditCard					2,621.00
Account No. xxxxxxx2004	t	\vdash	Opened 11/01/92 Last Active 2/01/03		\dashv	\dashv	+	
Bally Total Fitness 12440 E Imperial Hwy #30 Norwalk, CA 90650		-	InstallmentSalesContract					0.00
Sheet no1 of _14_ sheets attached to Schedule of				Su	ıbto	otal	ı	
Creditors Holding Unsecured Nonpriority Claims			(Tota	ıl of thi			- 1	6,634.00

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Page 22 of 58 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Kenneth R Wallace,	Case No.
	Donna Wallace	

	С	Ни	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE.	IM	COZH_ZGEZ	ZJ_QD_D4	DISPUTED	AMOUNT OF CLAIM
Account No. 5813			Opened 6/01/96 Last Active 9/01/00		Т	TEC		
Bank of America Attn: Bankruptcy Dept NC4-105-03-14 Po Box 26012 Greensboro, NC 27420		-	CreditCard	•		ם		0.00
Account No. xxxxxxx4655	╁		Opened 12/01/02 Last Active 6/01/03					
Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126		-	NoteLoan					0.00
Account No. xxx9308	t		Opened 9/01/03 Last Active 12/16/03					
Cbc/crossing Pointe 220 Hickory St Warren, PA 16368		-	ChargeAccount					0.00
Account No. xxxxxxxxxx7048	╁		Opened 9/01/04 Last Active 5/11/08					0.00
Ccs/first National Ban 500 East 60th St N Sioux Falls, SD 57104	-	Н	CreditCard					005.00
Account No. xxxxxxxx0100	╀		Opened 12/01/94 Last Active 10/15/07					635.00
Chase - Cc 225 Chastain Meadows Ct Kennesaw, GA 30144	-	-	CreditCard					0.00
Sheet no. 2 of 14 sheets attached to Schedule of				Sı	ubt	ota	l	
Creditors Holding Unsecured Nonpriority Claims			(To	tal of th				635.00

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Page 23 of 58 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Kenneth R Wallace,	Case No.
	Donna Wallace	

	С	Ни	sband, Wife, Joint, or Community	1	C	U	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL. IS SUBJECT TO SETOFF, SO STATI	ID AIM	CONTINGEN	NL QU L DAT	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx2819			Opened 10/01/93 Last Active 4/15/08		Т	T E D		
Chase- BP Attention: Banktruptcy Department Po Box 100018 Kennesaw, GA 30156		J	CreditCard	-				1,841.00
Account No. xxxxxxxx0732			Opened 9/01/95 Last Active 12/26/96					
Chase/CC Attention: Bankruptcy Department Po Box 100018 Kennesaw, GA 30144		-	CreditCard					0.00
Account No. xxxxxx0580 Chrysler Financial Po Box 8065 Royal Oak, MI 48068	-	-	Opened 5/01/01 Last Active 2/01/04 Automobile					0.00
Account No. xxxxx9832	╁		Opened 8/01/93 Last Active 11/01/01					0.00
Citgo Oil / Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195	-	-	CreditCard					0.00
Account No. xxxxxxxx7226	f		Opened 6/01/96 Last Active 2/07/08				\vdash	
Citi Attention: Bankruptcy Po Box 20507 Kansas City, MO 64915		-	CreditCard					10,066.00
Sheet no. 3 of 14 sheets attached to Schedule of						tota		11,907.00
Creditors Holding Unsecured Nonpriority Claims			Γ)	otal of th	is]	pag	ge)	11,907.00

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Page 24 of 58 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Kenneth R Wallace,	Case No
	Donna Wallace	

	С	Ни	sband, Wife, Joint, or Community	Tc	Ιυ	Гр	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LQU	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx3401			Opened 5/01/98 Last Active 6/03/08	٦т	ΙE		
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	ChargeAccount		D		124.00
Account No. xxx7618	t		Opened 12/08/03 Last Active 11/05/04	+	$^{+}$		
Citicorp Trust Bank Po Box 168728 Irving, TX 75016		-	ConventionalRealEstateMortgage				0.00
Account No. xxxxxxxxxx8655 Citifinancial Mortgage Po Box 140609		_	Opened 3/01/98 Last Active 12/01/98 RealEstateMortgageWithoutOtherCollateral				
Irving, TX 75014							0.00
Account No. xxxxxxxxxxxx1960			Opened 6/01/04 Last Active 12/29/08				
Columbus Bank & Trust Attn.: Bankruptcy Dept./Special Assets Po Box 120 Columbus, GA 31902		Н	CreditCard				1,020.00
Account No. xxxxxxxxxxxx8779	╀		Opened 4/01/04 Last Active 5/08/07	+	+		1,020.00
Dell Financial Services 12234 North Ih 35 Austin, TX 78753		-	ChargeAccount				0.00
						<u></u>	0.00
Sheet no. <u>4</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			1,144.00

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Page 25 of 58 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Kenneth R Wallace,	Case No.
	Donna Wallace	

	С	Ни	sband, Wife, Joint, or Community	С	Τυ	ΙD	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	ŀ	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx8682			Opened 8/01/05 Last Active 6/19/06	Т	T E D		
Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523		Н	CollectionAttorney West Suburban Physician Servic				144.00
Account No. xxxxxxxx0241	t		Opened 9/01/05				
Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523		Н	CollectionAttorney West Suburban Physician Servic				95.00
Account No. xxxxxxxx8028	┢		Opened 9/01/02 Last Active 2/07/08		+	 	
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		J	CreditCard				10,353.00
Account No. xxxxxxxxx6420			Opened 6/01/99 Last Active 6/27/07		t		
Dsnb Macys Attn: Bankruptcy 6356 Corley Rd Norcross, GA 30071		-	ChargeAccount				0.00
Account No. xxxxxxxx8782			Opened 12/01/03 Last Active 12/01/04		\dagger		
G M A C Po Box 130424 Roseville, MN 55113		-	Automobile				0.00
Sheet no. 5 of 14 sheets attached to Schedule of				Sub	tots	1 a1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				10,592.00

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 26 of 58

B6F (Official Form 6F) (12/07) - Cont.

In re	Kenneth R Wallace,	Case No
	Donna Wallace	

CDEDITORIO NA ME	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	ND LAIM TE.	ONTINGEN	NLIQUIDAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx0200			Opened 10/01/05 Last Active 3/28/07 CreditCard		Ť	T E D		
Gemb/walmart Dc Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		-	CreditCard					0.00
Account No. xxxxxx2322			Opened 7/05/05 Last Active 1/18/06 CheckCreditOrLineOfCredit					
Hfc - Usa/Beneficial Attn: Bankruptcy 961 Weigel Dr Elmhurst, IL 60126		-						2.22
Account No. xxxxxxxxx0001			On and 1 0/04/00 1 and					0.00
Hinsdale Bank & Trust 25 E First St Hinsdale, IL 60521		-	Opened 3/04/06 Last Active 4/18/07 Automobile					
Account No. xxxxx8763	_	_	Opened 12/01/05 Last Active 5/15/06			_		0.00
Home Comings Financial Attention: Bankruptcy Dept 1100 Virginia Drive Fort Washington, PA 19034		-	ConventionalRealEstateMortgage					0.00
Account No. xxxxxxxx0057			Opened 8/01/94 Last Active 8/01/03					0.00
HSBC Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		-	CreditCard					
Charter C. of 44 above 11 to C.1. 1.1. C.						<u>_</u>		0.00
Sheet no. <u>6</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(7	S Total of th		tota pag		0.00

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Page 27 of 58 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Kenneth R Wallace,	Case N	
	Donna Wallace		

	l c	ш.,	sband, Wife, Joint, or Community		<u></u>	11	П	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	n 1	CONFINGEN	UNLLQULDAT	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx3869			Opened 4/01/06 Last Active 7/26/08		Т	T E D		
Hsbc Bank Po Box 5253 Carol Stream, IL 60197		Н	CreditCard			D		475.00
Account No. xxxxxxxxxxx3146	╁		Opened 12/01/98 Last Active 10/03/02	+		\dashv		
Hsbc/harlm 90 Christiana Rd New Castle, DE 19720		-	ChargeAccount					0.00
Account No. xxxxxxxx0005	╀		Opened 6/01/98 Last Active 2/24/99					0.00
Hsbc/kmart Po Box 15522 Wilmington, DE 19850		-	ChargeAccount					0.00
Account No. xxxxxxxx0597	╁		Opened 7/01/05 Last Active 2/05/09		+			
Hsbc/vlcty Attn: Bankruptcy Po Box 15522 Wilmington, DE 19850		J	ChargeAccount					309.47
Account No. xx5732	1		Opened 9/01/95 Last Active 9/13/05	+	\dashv			
JC Penney Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076		-	ChargeAccount					0.00
Sheet no7 of _14_ sheets attached to Schedule of				Su	bto	otal	l	- 0.4
Creditors Holding Unsecured Nonpriority Claims			(To	tal of thi	s p	ag	e)	784.47

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Page 28 of 58 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Kenneth R Wallace,	Case N	
	Donna Wallace		

	С	Ни	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	COZH_ZGEZ	NL QU L DA		AMOUNT OF CLAIM
Account No. xxxxxxxx0935			Opened 12/01/98 Last Active 10/01/01		Т	E		
Jpmc,na 201 N Central Ave Floor 11 Phoenix, AZ 85004		-	InstallmentLoan			D		0.00
Account No. xxxxxxxxxxxx5991	┢		Opened 5/03/02 Last Active 11/15/04					
Lane Bryant Po Box 182125 Columbus, OH 43218		-	ChargeAccount					0.00
Account No. xxxxxxxxxxx2653	-		Opened 8/23/07 Last Active 10/14/07					0.00
Lane Bryant Po Box 182125 Columbus, OH 43218	-	-	ChargeAccount					0.00
Account No. xxxxxxxxxxx8614			Opened 8/01/07 Last Active 6/05/08					0.00
Lane Bryant Retail/soa 450 Winks Lane Bensalem, PA 19020		-	CreditCard					0.00
Account No. xxxxxxxxxxx4208	\vdash		Opened 10/01/05 Last Active 12/28/05					
Litton Loan Servicing Attention: Bankruptcy 4828 Loop Central Drive Houston, TX 77081		-	ConventionalRealEstateMortgage					0.00
Sheet no. 8 of 14 sheets attached to Schedule of			<u> </u>	S	ub ¹	tota	<u>Ц</u>	
Creditors Holding Unsecured Nonpriority Claims			(To	tal of th				0.00

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Page 29 of 58 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Kenneth R Wallace,	Case No
	Donna Wallace	

CDEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community		c o	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	[N T	SZLLQULDAF	ローのPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx9370			Opened 9/01/08			Е		
Lvnv Funding Llc Po Box 740281 Houston, TX 77274		J	Sears Sears Gold Mastercard			D		8,445.00
Account No. xxxxxxxxxxxxx5098	╁	H	Opened 12/01/08		+	-		,
Lvnv Funding Llc Po Box 740281 Houston, TX 77274		Н	Hsbc Orchard Platinum - Mpl Or					639.00
Account No. xxxxxxxxxxx9317			Opened 6/01/03 Last Active 7/29/08					
Merrick Bank Attn: Special Collections P.O. Box 9201 Old Bethpage, NY 11804		Н	CreditCard					1,460.00
Account No. xxxxxxxxx3918	╁		Opened 7/06/06 Last Active 10/11/06					
Option One Mortgage Co 4600 Touchton Road East Building 200 Suite 102 Jacksonville, FL 32246		-	ConventionalRealEstateMortgage					0.00
Account No. xxxxx4479	1		Opened 6/01/06 Last Active 9/25/08	\dashv	\dashv			
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		Н	Agriculture					4 404 00
								1,494.00
Sheet no. <u>9</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tota	Su of thi				12,038.00

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Page 30 of 58 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Kenneth R Wallace,	Case No	
	Donna Wallace		

	С	Ни	sband, Wife, Joint, or Community		С	ш	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STATE	ATM I	CONTINGEN	UNLLQULDAT	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxx7484	Γ		Opened 12/01/06		Т	T E D		
Portfolio Rc Attn: Bankruptcy 120 Corporate Blvd Suite 100 Norfolk, VA 23502		Н	Us Cellular	-				281.00
Account No. xxxxxxxxx0001	t		Opened 3/01/95 Last Active 5/01/00					
Pullman Bank & Trust C 1000 E 111th St Chicago, IL 60628		-	Secured					0.00
Account No. xxxxxxxx7010	-		Opened 6/01/99 Last Active 6/01/04					0.00
Rnb-fields3 Attn.: Bankruptcy 6356 Corley Rd Norcross, GA 30071		-	ChargeAccount					0.00
Account No. xxxxxxxxxxx8295	\dagger		Opened 8/01/07 Last Active 12/29/08					
Salute/utb Attn: Card Member Services Po Box 105555 Atlanta, GA 30348		Н	CreditCard					622.00
Account No. xxxxxxxxxxxx6088	+		Opened 8/01/04 Last Active 11/01/04			\vdash		===100
Sca/vip Furs 1000 Macauthur Blvd Mahwah, NJ 07430		-	ChargeAccount					0.00
Sheet no. 10 of 14 sheets attached to Schedule of				St	ıbt	ota	l.	200.00
Creditors Holding Unsecured Nonpriority Claims			T)	Total of the	is]	pag	ge)	903.00

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 31 of 58

B6F (Official Form 6F) (12/07) - Cont.

In re	Kenneth R Wallace,	Case No
	Donna Wallace	

					_		-	
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community		CO	N	l I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	NT L NG E N	UZLLQULDAFED		AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx9370			Opened 1/01/93 Last Active 2/07/08		T	T		
Sears/cbsd 8725 W. Sahara Ave The Lakes, NV 89163		-	CreditCard			D		7,799.00
Account No. xxxxxxxxx0239			Opened 1/01/96 Last Active 6/24/03					
Select Portfolio Svcin 3815 South West Temple Salt Lake City, UT 84115		-	ConventionalRealEstateMortgage					0.00
Account No. xxxxx6555			Opened 1/01/94 Last Active 3/01/03					
Spiegel Attn: Bankruptcy Po Box 9204 Old Bethpage, NY 11804		-	ChargeAccount					0.00
Account No. xxxx0405	┢		Opened 9/01/95 Last Active 7/01/01					
Target Po Box 9475 Minneapolis, MN 55459		-	ChargeAccount					0.00
Account No. xxxxxxxx6714			Opened 9/01/95 Last Active 1/29/08					
Tnb-visa Po Box 9475 Minneapolis, MN 55440		J	CreditCard					7,187.00
Sheet no11_ of _14_ sheets attached to Schedule of				C	ubt	ota	1	·
Creditors Holding Unsecured Nonpriority Claims			(To	otal of th				14,986.00

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Page 32 of 58 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Kenneth R Wallace,	Case No.
	Donna Wallace	

	С	Тн	usband, Wife, Joint, or Community		С	U	ח	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CI IS SUBJECT TO SETOFF, SO STATE	ATM	CONTINGENT	DZLLQDLDAL		AMOUNT OF CLAIM
Account No. xxxxxxxx1320			Opened 4/01/07 Last Active 5/01/08		Т	T E D		
Wf Fin Bank Po Box 182125 Columbus, OH 43218		-	CreditCard	-		U		0.00
Account No. xxxxxxxxxx6742	-	l	Opened 12/01/05 Last Active 4/22/07		_			
Wffinancial 9620 S Roberts Rd Hickory Hills, IL 60457		-	InstallmentSalesContract					0.00
Account No. xxxxxx5279		L	Opened 12/01/06 Last Active 4/20/07					
Wffnatbank 220 W. Schrock Road Westerville, OH 43081		-	CreditCard					0.00
Account No. xxxxxx1083		<u> </u>	Opened 8/01/01 Last Active 11/04/07					0.00
Wfnnb/ashley Stewart 220 W Schrock Rd Westerville, OH 43081		J	ChargeAccount					31.00
Account No. xxxxx3589		+	Opened 4/01/01 Last Active 5/08/07					
Wfnnb/chadwicks Of Bos Po Box 182746 Columbus, OH 43218		-	ChargeAccount					0.00
Sheet no. <u>12</u> of <u>14</u> sheets attached to Schedule of	<u> </u>		1	l	ıbte	ota	Ш 1	
Creditors Holding Unsecured Nonpriority Claims			(Total of thi				31.00

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 33 of 58

B6F (Official Form 6F) (12/07) - Cont.

In re	Kenneth R Wallace,	Case No.
	Donna Wallace	

CDEDITION OF THE STATE	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AT CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	LAIM	ONTINGEN	NL I QU I DAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx7402			Opened 2/01/04 Last Active 1/05/06		Ť	TED		
Wfnnb/dress Barn Po Box 182125 Columbus, OH 43218		-	ChargeAccount			D		0.00
Account No. xxxxx0751			Opened 8/01/02 Last Active 8/02/06			<u> </u>		0.00
Wfnnb/metro Style 220 W Schrock Rd Westerville, OH 43081		-	ChargeAccount					
								0.00
Account No. xxxxxxxxxxxxx2070 Wfnnb/roaman Po Box 182125 Columbus, OH 43218		-	Opened 10/01/02 Last Active 3/11/07 ChargeAccount					0.00
Account No. xxxxx6296	╁		Opened 10/01/05 Last Active 11/18/07					
Wfnnb/tsa Po Box 182273 Columbus, OH 43218		J	ChargeAccount					12.00
Account No. xxxxxxxx0654	╁		Opened 5/29/04 Last Active 9/27/07			\vdash	\vdash	.2.00
Wfnnb/vcf/rt Po Box 182303 Columbus, OH 43218		-	ChargeAccount					81.00
Sheet no13_ of _14_ sheets attached to Schedule of	<u> </u>			S	ub	<u> </u> tota	<u> </u>	
Creditors Holding Unsecured Nonpriority Claims			C	(Total of th				93.00

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Page 34 of 58 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Kenneth R Wallace,	Case	No
	Donna Wallace		

(See instructions above.)	CODEBTOR	Hu: H V C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxx5991 Wfnnb/woman/within 4590 E Broad St Columbus, OH 43213		-	Opened 5/01/02 Last Active 11/15/04 ChargeAccount	T	T E D		
							0.00
Account No. xxxxxxxxxxxx6330 Zales/cbsd Po Box 6497 Sioux Falls, SD 57117		-	Opened 2/01/05 Last Active 6/12/05 ChargeAccount				
							0.00
Account No.							
Account No.							
Sheet no. <u>14</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							0.00
			(Report on Summary of So	Т	ota	ıl	60,703.47

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 35 of 58

B6G (Official Form 6G) (12/07)

In re	Kenneth R Wallace,	Case No.
	Donna Wallace	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Keyonda Swanigan 2135 N. Mulligan Chicago, IL 60639 apartment lease; rent is \$945 per month; debtors are lessors.

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 36 of 58

B6H (Official Form 6H) (12/07)

In re	Kenneth R Wallace,	Case No.
	Donna Wallace	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR Latesha Williams 1324 Cedarwood Drive Crest Hill, IL 60403 Marisha Bransfold 13936 S. Wentworth Riverdale, IL 60827 NAME AND ADDRESS OF CREDITOR Citifinancial Auto 2208 Hwy 121 Ste 100 Bedford, TX 76021 Drive Financial Attn: Bankruptcy Department Po Box 562088 Dallas, TX 75247

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 37 of 58

B6I (Official Form 6I) (12/07)

	Kenneth R Wallace			
In re	Donna Wallace		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS O	DENTS OF DEBTOR AND SPOUSE				
Married	RELATIONSHIP(S): None.	AG	E(S):			
Employment:	DEBTOR			SPOUSE		
Occupation	Fleet Service Clerk	sanitation	work			
Name of Employer	American Airlines	City of Ch	icago			
How long employed	20 years	9 years				
Address of Employer	O'Hare Airport Chicago, IL	121 North Chicago,				
INCOME: (Estimate of avera	age or projected monthly income at time case filed)			DEBTOR		SPOUSE
1. Monthly gross wages, salar	ry, and commissions (Prorate if not paid monthly)		\$	3,668.00	\$	5,088.00
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL		[\$	3,668.00	\$	5,088.00
4. LESS PAYROLL DEDUC		-				
 a. Payroll taxes and soci 	al security		\$	824.00	\$	1,050.00
b. Insurance			\$	245.00	\$	150.00
c. Union dues			\$	43.00	\$	150.00
d. Other (Specify):	Pension		\$	0.00	\$	432.00
			\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	Ţ	\$	1,112.00	\$	1,782.00
6. TOTAL NET MONTHLY	TAKE HOME PAY		\$	2,556.00	\$	3,306.00
7. Regular income from opera	ation of business or profession or farm (Attach detailed states	ment)	\$	0.00	\$	0.00
8. Income from real property			\$	945.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
10. Alimony, maintenance or dependents listed above	support payments payable to the debtor for the debtor's use	or that of	\$	0.00	\$	0.00
11. Social security or government	ment assistance				· -	
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement inco	ome		\$	0.00	\$	0.00
13. Other monthly income						
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	7 THROUGH 13		\$	945.00	\$	0.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)		\$	3,501.00	\$	3,306.00
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line 1	15)		\$	6,807	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 38 of 58

B6J (Official Form 6J) (12/07)

	Kenneth R Wallace			
In re	Donna Wallace		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The averag	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,278.50
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	78.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	290.00
3. Home maintenance (repairs and upkeep)	\$	60.00
4. Food	\$ \$	325.00 100.00
5. Clothing 6. Learning and dry cleaning	\$ 	85.00
6. Laundry and dry cleaning7. Medical and dental expenses	\$	60.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	T	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	165.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Property Taxes	\$	365.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other personal grooming	\$	50.00
Other auto maintenance	\$	75.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,481.50
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	6,807.00
b. Average monthly expenses from Line 18 above	\$	4,481.50
c. Monthly net income (a. minus b.)	\$	2,325.50

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 39 of 58

B6J (Official Form 6J) (12/07)

Kenneth R Wallace

	Nonitoti i valiace		
In re	Donna Wallace	Case N	Vo
		Debtor(s)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Utility Expenditures:

Cellular Telephone	\$ 125.00
Cable/phone/internet	\$ 165.00
Total Other Utility Expenditures	\$ 290.00

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 40 of 58

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Kenneth R Wallace Donna Wallace		Case No.	
		Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	1 1 1	•	ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	April 17, 2009	Signature	/s/ Kenneth R Wallace Kenneth R Wallace Debtor
Date	April 17, 2009	Signature	/s/ Donna Wallace Donna Wallace Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 41 of 58

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

	Kenneth R Wallace			
In re	Donna Wallace		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$51,339.00	SOURCE Employment income-debtor-2007-per tax transcript
\$54,926.00	Employment income debtor-2008-per tax return
\$17,790.48	Employment income-debtor-2009-year to date-per pay advices
\$42,047.00	Employment income spouse-2007-per tax return
\$47,454.00	Employment income spouse-2008-per tax return
\$12,188.33	Employment income-spouse-2009-year to date-per pay advices

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING**

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING**

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF BENEFIT PROPERTY WAS SEIZED PROPERTY DATE OF SEIZURE

2

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

e a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2008 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1268 paid toward total attorney
fee of \$3500, filing fee of \$274
and other reimbursable
expenses of \$302 (\$2808 paid in
plan)

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 44 of 58

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

OR OTHER DEPOSITORY

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF

PROPERTY

LOCATION OF PROPERTY

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 45 of 58

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 46 of 58

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND

6

ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	April 17, 2009	Signature	/s/ Kenneth R Wallace	
			Kenneth R Wallace	
			Debtor	
Date	April 17, 2009	Signature	/s/ Donna Wallace	
			Donna Wallace	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

7

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 48 of 58
United States Bankruptcy Court
Northern District of Illinois

	Kenneth R Wallace			
In re	Donna Wallace		Case No.	
		Debtor(s)	Chapter	13
		Debto1(3)	Chapter	

		Debtor(s)	Chapt	er <u>13</u>	
	DISCLOSURE OF COMPENSATI	ON OF ATTORN	NEY FOR	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept		\$	3,500.00	
	Prior to the filing of this statement I have received		\$	692.00	
	Balance Due.		\$	2,808.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compensation	with any other person un	less they are r	nembers and associates of my	law firm.
	☐ I have agreed to share the above-disclosed compensation with copy of the agreement, together with a list of the names of the				irm. A
5.	In return for the above-disclosed fee, I have agreed to render legal	l service for all aspects o	f the bankrup	cy case, including:	
	 a. Analysis of the debtor's financial situation, and rendering advi b. Preparation and filing of any petition, schedules, statement of c. Representation of the debtor at the meeting of creditors and co d. [Other provisions as needed] In Chapter 13 cases, the Model Retention Agreement 	affairs and plan which monfirmation hearing, and	ay be required any adjourned	; hearings thereof;	су;
6.	By agreement with the debtor(s), the above-disclosed fee does no Representation in any adversary proceedings	include the following se	ervice:		
	CERT	IFICATION			
thi	I certify that the foregoing is a complete statement of any agreement of shankruptcy proceeding.	ent or arrangement for pa	yment to me f	or representation of the debto	r(s) in
Da	ted: April 17, 2009	/s/ Jennifer Trofa			
		Jennifer Trofa #6207	886		-
		Legal Helpers, PC			
		Sears Tower 233 S. Wacker Suite	5150		
		Chicago, IL 60606			
		(312) 467-0004 Fax	: (312) 467-	832	

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Model Retention Agreement, revised as of May 1, 2007)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.
- 17. In the event that the case is converted to Chapter 7, provide any other legal services which may be necessary consistent with the attorney's responsibilities under Local Bankruptcy Rule 2090-5, with such additional fees as may be appropriate.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

\$ __3,500.00

In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.
- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date:April 17, 2009		
Signed:		
/s/ Kenneth R Wallace	/s/ Jennifer Trofa	
Kenneth R Wallace	Jennifer Trofa #6207886	
/s/ Donna Wallace	Attorney for Debtor(s)	
Donna Wallace		
Debtor(s)		
Do not sign if the fee amount at top of this page is blank.		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X /s/ Jennifer Trofa

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date						
Address:								
Sears Tower								
233 S. Wacker Suite 5150								
Chicago, IL 60606								
(312) 467-0004								
,								
	Certificate of Debtor							
I (We), the debtor(s), affirm that I (we) have	I (We), the debtor(s), affirm that I (we) have received and read this notice.							
Kenneth R Wallace								
Donna Wallace	X /s/ Kenneth R Wallace	April 17, 2009						
Printed Name(s) of Debtor(s)	Signature of Debtor	Date						
	•							
Case No. (if known)	X /s/ Donna Wallace	April 17, 2009						
	Signature of Joint Debtor (if any)	Date						

Jennifer Trofa #6207886

April 17, 2009

Case 09-13643 Doc 1 Filed 04/17/09 Entered 04/17/09 09:53:28 Desc Main Document Page 55 of 58

United States Bankruptcy Court Northern District of Illinois

In re	Kenneth R Wallace Donna Wallace		Case No.	
III IC		Debtor(s)	Chapter	13
	VE	RIFICATION OF CREDITOR M		
		Number of	Creditors:	82
	The above-named Debtor(s) l (our) knowledge.	hereby verifies that the list of credit	ors is true and	correct to the best of my
Date:	April 17, 2009	/s/ Kenneth R Wallace		
		Kenneth R Wallace Signature of Debtor		
Date:	April 17, 2009	/s/ Donna Wallace Donna Wallace		
		Signature of Debtor		

Kenneth R Wallse 09-13643 Doc 1 Donna Wallace 2135 N Mulligan, Apt 1 Chicago, IL 60639

File 6-04/17/09 Entered 04/17/09 09:53;28er Fire 6c Main PDogument Page 56 of 58 Columbus, GA 31902

Po Box 8065 Roval Oak, MI 48068

Jennifer Trofa Legal Helpers, PC Sears Tower 233 S. Wacker Suite 5150 Chicago, IL 60606

Bally Total Fitness 12440 E Imperial Hwy #30 Norwalk, CA 90650

Cit Group Sales Fin 715 S. Metropolitan Ave Oklahoma City, OK 73108

Aa Efcu 4151 Amon Carter Blvd Fort Worth, TX 76155

Bank of America Attn: Bankruptcy Dept NC4-105-03-14 Po Box 26012 Greensboro, NC 27420

Citgo Oil / Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Accredited Home Lender Attention: Bankruptcy 15253 Avenue Of Science Building 3 San Diego, CA 92128

Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126

Citi Attention: Bankruptcy Po Box 20507 Kansas City, MO 64915

All Pro/gemb Po Box 981439 El Paso, TX 79998

Capital One Auto Finance 3901 N Dallas Pkwy Plano, TX 75093

Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

American Airlines Fcu 4151 Amon Carter Blvd Fort Worth, TX 76155

Cbc/crossing Pointe 220 Hickory St Warren, PA 16368

Citicorp Trust Bank Po Box 168728 Irving, TX 75016

American General Finan Attn: Legal Dept 20 N Clark St Chicago, IL 60602

Ccs/first National Ban 500 East 60th St N Sioux Falls, SD 57104

Citifinancial Auto 2208 Hwy 121 Ste 100 Bedford, TX 76021

American General Finan 3133 N Central Ave Chicago, IL 60634

Chase - Cc 225 Chastain Meadows Ct Kennesaw, GA 30144

Citifinancial Auto PO Box 9575 Coppell, TX 75019

Americas Servicing Co Attention: Bankruptcy 3476 St. View Blvd Fort Mill, SC 29715

Chase- BP Attention: Banktruptcy Department Po Box 100018 Kennesaw, GA 30156

Citifinancial Mortgage Po Box 140609 Irving, TX 75014

Applied Card Bank Attention: General Inquiries Po Box 17125 Wilmington, DE 19850

Chase/CC Attention: Bankruptcy Department Po Box 100018 Kennesaw, GA 30144

Columbus Bank & Trust Attn.: Bankruptcy Dept./Special Asse Po Box 120 Columbus, GA 31902

Cook County CAS QS 13643 Doc 1 118 N Clark St Room 112 Chicago, IL 60602

AROGUMEBankruBageDayt of 58 1100 Virginia Drive Fort Washington, PA 19034

Filed 04/17/09 Firentered 04/17/09 09:53:28Brv Dasc Main Po Box 182125 Columbus, OH 43218

Dell Financial Services 12234 North Ih 35 Austin, TX 78753

HSBC Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197 Lane Bryant Retail/soa 450 Winks Lane Bensalem, PA 19020

Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523

Hsbc Bank Po Box 5253 Carol Stream, IL 60197 Latesha Williams 1324 Cedarwood Drive Crest Hill, IL 60403

Discover Financial

Attention: Bankruptcy Department

Po Box 3025

New Albany, OH 43054

Hsbc/harlm 90 Christiana Rd New Castle, DE 19720 Litton Loan Servicing Attention: Bankruptcy 4828 Loop Central Drive Houston, TX 77081

Drive Financial

Attn: Bankruptcy Department

Po Box 562088 Dallas, TX 75247 Hsbc/kmart Po Box 15522 Wilmington, DE 19850 Lvnv Funding Llc Po Box 740281 Houston, TX 77274

Dsnb Macys Attn: Bankruptcy 6356 Corley Rd Norcross, GA 30071 Hsbc/vlcty Attn: Bankruptcv Po Box 15522 Wilmington, DE 19850 Marisha Bransfold 13936 S. Wentworth Riverdale, IL 60827

G M A C Po Box 130424 Roseville, MN 55113 IRS PO Box 21126 Philadelphia, PA 19114 Merrick Bank Attn: Special Collections P.O. Box 9201 Old Bethpage, NY 11804

Gemb/walmart Dc Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

JC Pennev Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076

Option One Mortgage Co 4600 Touchton Road East Building 200 Suite 102 Jacksonville, FL 32246

Hfc - Usa/Beneficial Attn: Bankruptcy 961 Weigel Dr Elmhurst, IL 60126

Jpmc,na 201 N Central Ave Floor 11 Phoenix, AZ 85004

Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602

Hinsdale Bank & Trust 25 E First St Hinsdale, IL 60521

Keyonda Swanigan 2135 N. Mulligan Chicago, IL 60639

Portfolio Rc Attn: Bankruptcv 120 Corporate Blvd Suite 100 Norfolk, VA 23502

Pullman Ban Case 199-13643 Doc 1 1000 E 111th St Chicago, IL 60628

Filed: 04/17/09 09:5/2:28/w/hain PDOGUMENT25 Page 58 of 58 Columbus, OH 43218

4590 E Broad St Columbus, OH 43213

Rnb-fields3 Attn.: Bankruptcy 6356 Corley Rd Norcross, GA 30071

Wffinancial 9620 S Roberts Rd Hickory Hills, IL 60457 Zales/cbsd Po Box 6497 Sioux Falls, SD 57117

Salute/utb

Attn: Card Member Services

Po Box 105555 Atlanta, GA 30348 Wffnatbank 220 W. Schrock Road Westerville, OH 43081

Sca/vip Furs 1000 Macauthur Blvd Mahwah, NJ 07430

Wfnnb/ashley Stewart 220 W Schrock Rd Westerville, OH 43081

Sears/cbsd 8725 W. Sahara Ave The Lakes, NV 89163

Wfnnb/chadwicks Of Bos Po Box 182746 Columbus, OH 43218

Select Portfolio Svcin 3815 South West Temple Salt Lake City, UT 84115

Wfnnb/dress Barn Po Box 182125 Columbus, OH 43218

Spiegel Attn: Bankruptcy Po Box 9204 Old Bethpage, NY 11804

Wfnnb/metro Style 220 W Schrock Rd Westerville, OH 43081

Target Po Box 9475 Minneapolis, MN 55459 Wfnnb/roaman Po Box 182125 Columbus, OH 43218

Tnb-visa Po Box 9475 Minneapolis, MN 55440 Wfnnb/tsa Po Box 182273 Columbus, OH 43218

Wells Fargo P.O. Box 60510 Los Angeles, CA 90060 Wfnnb/vcf/rt Po Box 182303 Columbus, OH 43218